

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-11630-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose T Fermin	Altagracia Fermin
250 Maple St	250 Maple St
Kearny, NJ 07032	Kearny, NJ 07032

Social Security No.:

xxx-xx-2704	xxx-xx-7335
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on March 1, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 3, 2023

JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Jose T Fermin  
Altagracia Fermin  
Debtors

Case No. 22-11630-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 03, 2023

User: admin  
Form ID: 148

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jose T Fermin, Altagracia Fermin, 250 Maple St, Kearny, NJ 07032-2014
519519637	+ Selene Finance, c/o KML Law Group, P.C., 430 Mountain Ave, Ste 200, New Providence, NJ 07974-2731
519578197	+ U.S. BANK TRUST NATIONAL ASSOCIATION, 3501 Olympus Boulevard 5th Floor,Suite 5, Dallas, TX 75019-6156

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 03 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 03 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Mar 04 2023 01:44:00	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Mar 03 2023 20:49:00	U.S. Bank Trust National Association, not in its i, RAS Crane & Partners, PLLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519538078	+ EDI: AIS.COM	Mar 04 2023 01:44:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519519636	+ EDI: IRS.COM	Mar 04 2023 01:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519520718	+ EDI: RMSC.COM	Mar 04 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 03, 2023

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:**

Name	Email Address
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust hkapan@rasnj.com, kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust kimwilson@raslg.com
Leonard R Boyer	on behalf of Debtor Jose T Fermin lrbnjesq@gmail.com mcordova48890@aol.com
Leonard R Boyer	on behalf of Joint Debtor Altagracia Fermin lrbnjesq@gmail.com mcordova48890@aol.com
Marie-Ann Greenberg	magecf@magtrustee.com
Shauna M Deluca	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8